



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [DISCOVER FINANCIAL SERVICES](#)

**City/State** [RIVERWOODS, IL](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [108,544,181](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[RIVERWOODS, IL 60015](#)

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## Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	111,525,538			113,680,204			114,448,035			110,877,350			103,837,607																	
Net income (\$000) .....	4,382,351			342,092			1,140,999			2,957,199			2,741,742																	
Number of BHCs in peer group .....	132			130			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	8.73	2.65	98	8.35	2.80	98	8.39	2.77	98	8.87	3.01	98	8.78	3.08	98															
+ Non-interest income .....	1.53	1.09	75	1.33	1.21	61	1.29	1.21	58	1.45	1.32	67	1.54	1.31	67															
- Overhead expense .....	4.17	2.21	96	3.80	2.59	87	3.94	2.57	88	3.96	2.69	88	3.94	2.71	89															
- Provision for credit losses .....	-0.05	-0.12	61	5.38	0.66	98	4.47	0.51	98	2.91	0.15	98	2.92	0.14	98															
+ Securities gains (losses) .....	0	0.01	39	0	0.03	16	0	0.02	16	0	0.01	35	0	0	64															
+ Other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent) .....	6.82	1.76	99	0.49	0.91	19	1.25	1.04	65	3.46	1.56	98	3.46	1.57	98															
Net operating income .....	5.24	1.34	99	0.40	0.70	19	1	0.81	66	2.67	1.19	98	2.64	1.24	97															
Net income .....	5.24	1.34	99	0.40	0.71	19	1	0.82	65	2.67	1.19	98	2.64	1.24	97															
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	9.62	3.12	98	9.96	3.64	98	9.87	3.55	98	11.28	4.41	98	10.95	4.24	98															
Interest expense .....	1.02	0.26	96	1.70	0.58	95	1.59	0.52	95	2.29	1.08	93	2.04	0.86	94															
Net interest income (tax equivalent) .....	8.60	2.85	98	8.26	3.05	98	8.28	3.01	98	8.99	3.33	98	8.91	3.38	98															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	2.01	0.12	98	3.23	0.28	98	3.02	0.27	98	3.17	0.21	98	3.06	0.22	98															
Earnings coverage of net loan and lease losses (X) .....	4.29	26.30	18	2.27	20.97	13	2.40	22.91	12	2.45	24.40	11	2.54	21.75	14															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	7.66	1.32	98	9.28	1.58	98	9.09	1.58	98	3.53	0.83	97	3.36	0.90	97															
Allowance for loan and lease losses / Total loans and leases .....	7.66	1.30	98	9.28	1.55	98	9.09	1.55	98	3.53	0.81	97	3.36	0.89	97															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.26	0.58	17	0.26	0.71	11	0.27	0.71	13	0.28	0.57	19	0.33	0.61	22															
30-89 days past due loans and leases / Total loans and leases .....	0.75	0.29	90	0.88	0.37	87	0.92	0.39	89	1.17	0.43	92	1.14	0.44	91															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	20.47	-3.31	91	33.87	6.19	91	24.29	3.20	90	40.50	14.45	92	43.21	16.62	94															
Net short-term noncore funding dependence .....	-1.80	-9.17	70	9.28	-2.71	87	-1.60	-4.76	58	10.42	3.38	71	4.70	4.66	37															
Net loans and leases / Total assets .....	76.17	58.81	88	64.69	63	43	72.84	61.58	81	81.16	63.77	94	79.84	63.98	93															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	13.77	9.07	96	10.58	9.05	86	10.94	9.13	88	10.35	9.76	68	10.12	9.71	66															
Holding company equity capital / Total assets .....	12.22	10.79	72	8.25	11.12	12	9.64	11.16	29	10.40	12.43	26	10.16	12.22	20															
Total equity capital (including minority interest) / Total assets .....	12.22	10.91	69	8.25	11.24	9	9.64	11.29	26	10.40	12.57	24	10.16	12.27	20															
Common equity tier 1 capital / Total risk-weighted assets .....	15.52	12.64	87	12.20	12.26	53	13.10	12.38	67	11.23	12.17	36	11.09	12.12	38															
Net loans and leases / Equity capital (X) .....	6.23	5.47	66	7.85	5.73	83	7.55	5.58	82	7.80	5.21	89	7.86	5.29	92															
Cash dividends / Net income .....	11.21	27.22	19	128.20	49.74	94	50.34	42.30	63	19.37	33.12	27	20.14	27.31	29															
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			17.36																
<b>Growth Rates</b>																														
Assets .....	-12.71	9.51	0	12.24	16.67	39	-0.97	16.68	6	4.06	9.26	39	9.46	7	70															
Equity capital .....	29.36	7.52	92	-12.50	6.54	6	-8.22	6.99	7	6.55	10.49	43	2.19	7.89	33															
Net loans and leases .....	2.79	-0.66	70	-9.82	12.75	3	-11.12	9.07	3	5.76	9.10	50	7.16	7.89	54															
Noncore funding .....	-38.13	-21.64	25	10.98	-6.57	75	-19.09	-12.18	43	-9.94	6.59	24	7.74	10.67	52															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	2.34	0.55	86	0.08	0.92	74	0.07	0.77	77	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	24.32	10.65	84	35.65	13.73	83	33.67	13.56	84	30.66	13.04	79	27.75	13.37	78															
Equity investment in subsidiaries / Equity capital .....	99.42	103.15	27	100.28	103.27	35	100.28	102.81	38	102.36	103.22	50	104.61	103.10	58															
Cash from ops + noncash items + op expense / Op expense + dividends .....	360.89	155.61	91	132.58	142.45	55	125.17	147.24	47	383.02	190.27	89	337.95	174.91	91															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	8,007,112	8,377,442	11,145,147	11,908,142	10,868,371	-4.42	23.67
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	8,007,112	8,377,442	11,145,147	11,908,142	10,868,371	-4.42	23.67
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	8,007,112	8,377,442	11,145,147	11,908,142	10,868,371	-4.42	23.67
Investment interest income (tax equivalent).....	142,021	175,567	259,014	184,986	40,554	-19.11	360.72
Interest on balances due from depository institutions.....	13,883	29,866	32,802	246,871	288,587	-53.52	-68.62
Interest income on other earning assets.....	119	56	75	527	2,251	112.50	417.39
Total interest income (tax equivalent).....	8,163,135	8,582,931	11,437,038	12,340,526	11,199,763	-4.89	24.63
Interest on time deposits of \$250K or more .....	21,418	43,992	55,455	46,302	26,818	-51.31	
Interest on time deposits < \$250K.....	327,811	557,032	704,657	807,619	637,450	-41.15	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	157,305	379,819	445,420	705,139	518,553	-58.58	-6.56
Interest on other borrowings and trading liabilities.....	343,416	455,963	603,880	866,095	837,783	-24.68	-29.30
Interest on subordinated debt and mandatory convertible securities .....	13,103	25,115	29,495	75,661	63,066	-47.83	-67.37
Total interest expense.....	863,053	1,461,921	1,838,907	2,500,816	2,083,670	-40.96	-13.95
Net interest income (tax equivalent).....	7,300,082	7,121,010	9,598,131	9,839,710	9,116,093	2.51	31.61
Non-interest income.....	1,282,578	1,136,778	1,475,229	1,612,594	1,602,320	12.83	8.52
Adjusted operating income (tax equivalent) .....	8,582,660	8,257,788	11,073,360	11,452,304	10,718,413	3.93	27.55
Overhead expense.....	3,486,738	3,242,603	4,511,958	4,385,933	4,086,788	7.53	30.37
Provision for credit losses.....	-45,330	4,585,272	5,116,593	3,231,309	3,034,558		
Securities gains (losses) .....	8	0	0	0	166		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	5,703,460	420,302	1,435,198	3,835,062	3,597,233	1256.99	105.66
Applicable income taxes .....	1,321,109	78,210	294,199	877,863	855,491	1589.18	40.05
Tax equivalent adjustments .....	0	0	0	0	0		-100.00
Applicable income taxes (tax equivalent).....	1,321,109	78,210	294,199	877,863	855,491	1589.18	40.04
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	4,382,351	342,092	1,140,999	2,957,199	2,741,742	1181.04	139.48
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	4,382,351	342,092	1,140,999	2,957,199	2,741,742	1181.04	139.48
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	4,382,351	342,092	1,140,999	2,957,199	2,741,742	1181.04	139.48
Investment securities income (tax equivalent).....	142,021	175,567	259,014	184,986	40,554	-19.11	360.72
US Treasury and agency securities (excluding mortgage-backed securities) .....	134,146	159,351	210,567	160,313	20,508	-15.82	1035.68
Mortgage-backed securities .....	7,772	14,275	46,491	18,732	19,283	-45.56	-55.98
All other securities .....	103	1,941	1,956	5,941	763	-94.69	-92.43
Cash dividends declared.....	491,221	438,545	574,411	572,818	552,122	12.01	27.69
Common .....	421,503	407,195	543,061	541,468	520,772	3.51	18.18
Preferred.....	69,718	31,350	31,350	31,350	31,350	122.39	148.72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent).....	9.76	2.90	98	10.07	3.35	98	9.99	3.27	98	11.13	4	98	10.79	3.87	98
Less: Interest expense .....	1.03	0.24	96	1.71	0.54	95	1.61	0.48	95	2.26	0.98	94	2.01	0.79	94
Equals: Net interest income (tax equivalent) .....	8.73	2.65	98	8.35	2.80	98	8.39	2.77	98	8.87	3.01	98	8.78	3.08	98
Plus: Non-interest income .....	1.53	1.09	75	1.33	1.21	61	1.29	1.21	58	1.45	1.32	67	1.54	1.31	67
Equals: adjusted operating income (tax equivalent) .....	10.26	3.80	97	9.69	4.06	97	9.68	4.04	97	10.33	4.41	97	10.32	4.46	97
Less: Overhead expense.....	4.17	2.21	96	3.80	2.59	87	3.94	2.57	88	3.96	2.69	88	3.94	2.71	89
Less: Provision for credit losses.....	-0.05	-0.12	61	5.38	0.66	98	4.47	0.51	98	2.91	0.15	98	2.92	0.14	98
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	40	0	0.03	17	0	0.02	17	0	0.01	35	0	0	64
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	6.82	1.76	99	0.49	0.91	19	1.25	1.04	65	3.46	1.56	98	3.46	1.57	98
Less: Applicable income taxes (tax equivalent).....	1.58	0.41	99	0.09	0.21	19	0.26	0.23	57	0.79	0.36	97	0.82	0.33	98
Less: Minority interest.....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	5.24	1.34	99	0.40	0.70	19	1	0.81	66	2.67	1.19	98	2.64	1.24	97
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	5.24	1.34	99	0.40	0.71	19	1	0.82	65	2.67	1.19	98	2.64	1.24	97
Memo: Net income (last four quarters) .....	4.59	1.30	99	0.93	0.81	58	1	0.82	65	2.67	1.19	98	2.64	1.24	97
Net income-BHC and noncontrolling (minority) interest .....	5.24	1.35	99	0.40	0.72	19	1	0.83	65	2.67	1.20	98	2.64	1.25	97
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	101.43	93.09	98	101.06	92.11	98	101.26	92.32	98	98.69	91.05	98	98.51	91.48	98
Average interest-bearing funds / Average assets.....	84.06	61.98	96	89.15	64.67	97	87.78	64.06	98	85.78	65.57	96	85.31	65.56	96
Interest income (tax equivalent) / Average earning assets .....	9.62	3.12	98	9.96	3.64	98	9.87	3.55	98	11.28	4.41	98	10.95	4.24	98
Interest expense / Average earning assets .....	1.02	0.26	96	1.70	0.58	95	1.59	0.52	95	2.29	1.08	93	2.04	0.86	94
Net interest income (tax equivalent) / Average earning assets .....	8.60	2.85	98	8.26	3.05	98	8.28	3.01	98	8.99	3.33	98	8.91	3.38	98
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	12.20	4.07	98	12.29	4.35	98	12.33	4.27	98	13.10	5.09	98	12.75	4.95	98
Interest-bearing bank balances .....	0.13	0.13	52	0.53	0.36	86	0.39	0.27	80	2.37	2.04	71	2	1.64	79
Federal funds sold and reverse repos .....		0.25			0.75			0.68		2.86	2.44	72	2.26	2.17	63
Trading assets .....		0.45			0.65			0.60			0.99			1.11	
Total earning assets .....	9.62	3.09	98	9.96	3.61	98	9.87	3.51	98	11.28	4.36	98	10.95	4.20	98
Investment securities (tax equivalent) .....	1.92	1.77	61	1.63	2.36	6	1.66	2.25	12	2.39	2.76	19	2.05	2.68	4
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.23	1.23	91	1.54	1.85	38	1.60	1.75	45	2.09	2.32	40	1.68	2.05	21
Mortgage-backed securities .....	2.20	1.55	92	0.45	2.17	1	1.42	2.05	6	2.57	2.61	48	2.28	2.50	22
All other securities .....		2.85			3.28			3.24			4.06			4.20	
Interest-bearing deposits .....	0.92	0.22	96	1.75	0.60	97	1.61	0.53	97	2.26	1.10	97	1.91	0.81	97
Time deposits of \$250K or more .....	1.33	0.70	95	2.19	1.53	92	2.10	1.42	92	2.33	1.96	80	1.84	1.44	82
Time deposits < \$250K .....	1.92	0.67	99	2.44	1.47	99	2.39	1.36	99	2.51	1.82	91	2.13	1.29	93
Other domestic deposits .....	0.43	0.16	94	1.22	0.41	97	1.05	0.36	97	2	0.93	95	1.69	0.67	95
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos.....	0.23	0.18	78	0.92	0.71	75	0.83	0.62	76	2.27	1.86	70	2.07	1.51	74
Other borrowed funds and trading liabilities .....	2.37	1.29	86	2.57	1.54	87	2.53	1.50	87	3.54	2.38	92	3.28	2.28	89
All interest-bearing funds.....	1.23	0.38	95	1.92	0.82	94	1.83	0.74	95	2.63	1.49	88	2.35	1.19	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	1,282,578	1,136,778	1,475,229	1,612,594	1,602,320
Fiduciary activities income .....	0	0	0	0	0
Service charges on deposit accounts - domestic .....	1,453	1,021	1,432	1,397	2,513
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	44,548	39,769	53,943	49,253	48,159
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	0	0	0	0	0
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	49	88,630	71,536	1,027	-1,563
Other non-interest income.....	1,236,528	1,007,358	1,348,318	1,560,917	1,553,211
Total overhead expenses .....	3,486,738	3,242,603	4,511,958	4,385,933	4,086,788
Personnel expense.....	1,510,347	1,412,414	1,923,402	1,775,506	1,650,954
Net occupancy expense.....	144,385	149,924	202,204	184,045	166,475
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	164	59,599	59,764	5,570	2,121
Other operating expenses.....	1,831,842	1,620,666	2,326,588	2,420,812	2,267,238
Fee income on mutual funds and annuities.....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	15,656	16,629	16,454	16,060	15,564
Average personnel expense per employee.....	96.47	84.94	116.90	110.55	106.08
Average assets per employee.....	7,123.50	6,836.26	6,955.64	6,903.94	6,671.65

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income .....	40.63	58.85	5	39.27	62.06	2	40.75	62.28	3	38.30	61.29	1	38.13	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	4.17	2.21	96	3.80	2.59	87	3.94	2.57	88	3.96	2.69	88	3.94	2.71
Personnel expense.....	1.81	1.23	90	1.66	1.30	83	1.68	1.30	86	1.60	1.41	73	1.59	1.44
Net occupancy expense.....	0.17	0.24	19	0.18	0.26	16	0.18	0.26	16	0.17	0.28	13	0.16	0.28
Other operating expenses.....	2.19	0.72	97	1.97	0.95	90	2.09	0.94	90	2.19	0.97	93	2.19	0.97
Overhead less non-interest income .....	2.64	1.08	98	2.47	1.27	92	2.65	1.25	93	2.50	1.32	95	2.39	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	40.63	58.34	5	39.27	61.60	3	40.75	61.82	3	38.30	60.64	1	38.13	60.37
Personnel expense.....	17.60	32.89	3	17.10	32.31	2	17.37	32.36	3	15.50	32.39	2	15.40	32.51
Net occupancy expense.....	1.68	6.26	4	1.82	6.55	3	1.83	6.58	3	1.61	6.52	4	1.55	6.48
Other operating expenses.....	21.35	18.68	74	20.35	22.16	51	21.55	22.28	64	21.19	21.20	60	21.17	20.90
Total non-interest income .....	14.94	28.20	21	13.77	28.52	17	13.32	28.83	16	14.08	29.23	17	14.95	28.50
Fiduciary activities income .....	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts .....	0.02	3.25	4	0.01	3.23	6	0.01	3.27	6	0.01	3.88	8	0.02	4.15
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0	2.46	6	0	2.59	6	0	2.46	6	0	3.54	5	0	3.42
Insurance activities revenue.....	0.52	0.38	73	0.48	0.41	74	0.49	0.41	74	0.43	0.47	72	0.45	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.28	21	0	0.65
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	0	3.64	5	1.07	3.74	39	0.65	3.92	29	0.01	1.86	13	-0.01	1.61
Other non-interest income.....	14.41	9.39	80	12.20	9.49	74	12.18	9.65	72	13.63	10.04	75	14.49	9.86
Overhead less non-interest income .....	25.68	29.67	31	25.50	31.97	28	27.42	31.93	34	24.22	31.06	27	23.18	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.16	21.49	67	18.61	18.64	42	20.50	18.63	59	22.89	20.56	71	23.78	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	23.16	23.11	56	18.61	22.16	20	20.50	21.18	35	22.89	23.23	47	23.78	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2021

**Assets**

	Dollar Amount in Thousands						Percent Change
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans .....	2,095,895	1,726,934	1,792,096	1,330,486	762,724	21.37	844.17
Commercial and industrial loans .....	164,937	161,621	156,683	171,793	157,273	2.05	-5.13
Loans to individuals .....	87,229,377	86,721,079	88,445,630	94,350,479	89,550,615	0.59	19.30
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	0		
Other loans and leases .....	53,039	51,555	55,072	45,075	42,199	2.88	35.37
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	89,543,248	88,661,189	90,449,481	95,897,833	90,512,811	0.99	21.74
Less: Allowance for loan and lease losses .....	6,861,030	8,225,760	8,225,760	3,383,436	3,040,618	-16.59	238.91
Net loans and leases .....	82,682,218	80,435,429	82,223,721	92,514,397	87,472,193	2.79	15.59
Debt securities that reprice or mature in over 1 year .....	5,371,308	18,953,661	7,253,385	9,719,807	3,370,370	-71.66	189.52
Mutual funds and equity securities .....	631,831	576,380	25,239	11,904	105,308	9.62	-16.20
Subtotal .....	88,685,357	99,965,470	89,502,345	102,246,108	90,947,871	-11.28	19.62
Interest-bearing bank balances .....	11,586,657	8,541,225	12,459,738	5,995,709	14,311,239	35.66	-4.48
Federal funds sold and reverse repos .....	0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....	2,642,286	9,948,289	4,860,044	875,247	0	-73.44	
Trading assets .....	0	0	0	0	0		
Total earning assets .....	102,914,300	118,454,984	106,822,127	109,117,064	105,259,110	-13.12	19.30
Non-interest-bearing cash and due from depository institutions .....	1,129,795	973,208	1,105,256	959,060	728,296	16.09	12.99
Premises, fixed assets, and leases .....	493,861	591,634	562,504	604,545	509,364	-16.53	5.48
Other real estate owned .....	0	21	21	103	142	-100.00	-100.00
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		
Intangible and other assets .....	4,006,225	4,329,535	4,398,741	3,315,082	3,055,990	-7.47	42.80
Total assets .....	108,544,181	124,349,382	112,888,649	113,995,854	109,552,902	-12.71	19.88
Quarterly average assets .....	108,702,272	114,379,764	116,751,528	112,443,685	108,092,649	-4.96	21.65
Average loans and leases (YTD) .....	87,519,463	90,901,393	90,416,243	90,875,347	85,242,626	-3.72	22.51
<b>Memoranda</b>							
Loans held-for-sale .....	0	0	0	0	0		
Loans not held-for-sale .....	89,543,248	88,661,189	90,449,481	95,897,833	90,512,811	0.99	21.74
Real estate loans secured by 1–4 family .....	2,095,895	1,726,671	1,792,096	1,329,703	761,101	21.38	853.75
Commercial real estate loans .....	0	263	0	783	1,623	-100.00	-100.00
Construction and land development .....	0	263	0	783	1,623	-100.00	-100.00
Multifamily .....	0	0	0	0	0		
Nonfarm nonresidential .....	0	0	0	0	0		
Real estate loans secured by farmland .....	0	0	0	0	0		
Total investment securities .....	8,645,425	29,478,330	12,138,668	10,606,958	3,475,678	-70.67	231.34
U.S. Treasury securities .....	7,570,935	17,596,311	11,553,312	9,905,764	2,586,172	-56.97	1017.13
US agency securities (excluding mortgage-backed securities) .....	8,359	0	0	0	0		
Municipal securities .....	0	0	0	0	0		-100.00
Mortgage-backed securities .....	434,300	11,305,639	560,117	689,290	784,198	-96.16	-63.05
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	0	0	0	0	0		
Mutual funds and equity securities .....	631,831	576,380	25,239	11,904	105,308	9.62	-16.20
Available-for-sale securities .....	7,790,497	28,620,961	11,853,023	10,322,806	3,133,446	-72.78	217.81
U.S. Treasury securities .....	7,570,935	17,596,311	11,553,312	9,905,764	2,586,172	-56.97	1017.13
US agency securities (excluding mortgage-backed securities) .....	8,359	0	0	0	0		
Municipal securities .....	0	0	0	0	0		
Mortgage-backed securities .....	211,203	11,024,650	299,711	417,042	547,274	-98.08	-79.29
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	0	0	0	0	0		
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	4,240	8,674	8,715	2,039	-3,418	-51.12	12.98
Available-for-sale securities appreciation (depreciation) .....	224,487	424,864	376,409	149,545	15,188	-47.16	884.89
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	55,580	11,527,204	117,477	121,073	41,990	-99.52	-93.37

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,524,291	1,157,749	1,284,067	882,176	748,204	31.66	214.81
NOW, ATS and transaction accounts .....	133,435	200,234	153,687	127,452	103,230	-33.36	110.54
Time deposits less brokered deposits < \$250K .....	7,450,721	10,520,349	9,935,320	10,807,813	7,213,063	-29.18	
MMDA and other savings accounts .....	49,161,278	45,895,854	47,271,861	37,446,371	32,192,758	7.11	99.79
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	58,269,725	57,774,186	58,644,935	49,263,812	40,257,255	0.86	109.97
Time deposits of \$250K or more .....	1,906,621	2,673,072	2,496,517	2,448,014	1,632,314	-28.67	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	2,871,419	15,481,880	4,217,512	4,747,493	6,311,652	-81.45	-39.53
Other borrowings w/remaining maturity over 1 year .....	15,134,797	16,542,017	16,508,501	19,957,600	19,720,883	-8.51	-29.23
Brokered deposits < \$250K .....	12,474,031	17,648,159	15,836,906	21,124,863	25,942,931	-29.32	
Noncore funding .....	32,386,868	52,345,128	39,059,436	48,277,970	53,607,780	-38.13	-32.03
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	509,435	517,388	515,216	996,013	1,195,267	-1.54	-26.81
Other liabilities .....	4,114,684	3,459,866	3,785,032	3,598,990	3,362,600	18.93	33.00
Total liabilities .....	95,280,712	114,096,568	102,004,619	102,136,785	98,422,902	-16.49	20.31
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	1,055,870	1,055,870	1,055,870	562,500	562,500	0.00	88.55
Common stock .....	5,688	5,677	5,679	5,667	5,649	0.19	1.14
Common surplus .....	4,344,775	4,235,383	4,256,927	4,205,877	4,129,517	2.58	10.09
Retained earnings .....	23,846,254	19,292,083	19,955,124	21,290,045	18,905,664	23.61	62.27
Accumulated other comprehensive income .....	-66,909	94,405	45,695	-117,805	-154,037		
Other equity capital components .....	-15,922,209	-14,430,604	-14,435,265	-14,087,215	-12,319,293		
Total holding company equity capital .....	13,263,469	10,252,814	10,884,030	11,859,069	11,130,000	29.36	16.89
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	13,263,469	10,252,814	10,884,030	11,859,069	11,130,000	29.36	16.89
Total liabilities and capital .....	108,544,181	124,349,382	112,888,649	113,995,854	109,552,902	-12.71	19.88
<b>Memoranda</b>							
Non-interest-bearing deposits .....	1,524,291	1,157,749	1,284,067	882,176	748,204	31.66	214.81
Interest-bearing deposits .....	71,126,086	76,937,668	75,694,291	71,954,513	67,084,296	-7.55	45.79
Total deposits .....	72,650,377	78,095,417	76,978,358	72,836,689	67,832,500	-6.97	47.45
Long-term debt that reprices within 1 year .....	2,706,643	3,480,651	3,474,517	4,825,216	4,410,403	-22.24	-47.06
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	10,884,030	11,859,069	11,859,069	11,130,000	10,891,784		
Accounting restatements .....	0	-1,901,509	-1,901,509	0	-312		
Net income .....	4,382,351	342,092	1,140,999	2,957,199	2,741,742		
Net sale of new perpetual preferred stock .....	0	493,370	493,370	0	0		
Net sale of new common stock .....	87,857	29,516	51,062	76,378	87,491		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	1,486,944	343,389	348,050	1,767,922	2,065,102		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	491,221	438,545	574,411	572,818	552,122		
Change in other comprehensive income .....	-112,604	212,210	163,500	36,232	26,519		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	13,263,469	10,252,814	10,884,030	11,859,069	11,130,000		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	1.93	36.06	3	1.39	36.66	4	1.59	36.22	4	1.17	37.78	4	0.70	37.19	4
Commercial and industrial loans .....	0.15	11.11	1	0.13	14.40	3	0.14	13.52	3	0.15	12.02	3	0.14	12.85	3
Loans to individuals .....	80.36	3.60	98	69.74	3.57	98	78.35	3.40	98	82.77	4.20	99	81.74	4.31	98
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	0.05	4.26	2	0.04	4.66	1	0.05	4.63	1	0.04	5.01	2	0.04	5	1
Net loans and leases.....	76.17	58.81	88	64.69	63	43	72.84	61.58	81	81.16	63.77	94	79.84	63.98	93
Debt securities over 1 year.....	4.95	18.32	8	15.24	14.80	52	6.43	15.55	10	8.53	14.60	15	3.08	14.63	6
Mutual funds and equity securities .....	0.58	0.05	97	0.46	0.06	96	0.02	0.05	48	0.01	0.06	42	0.10	0.06	73
Subtotal .....	81.70	78.17	60	80.39	79.07	41	79.28	78.16	39	89.69	79.65	93	83.02	79.97	42
Interest-bearing bank balances .....	10.67	9.37	63	6.87	6.40	55	11.04	7.51	76	5.26	3.06	74	13.06	3.04	95
Federal funds sold and reverse repos .....	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	2.43	1.51	75	8	1.85	93	4.31	1.68	88	0.77	1.91	38	0	1.96	1
Trading assets .....	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	94.81	91.57	87	95.26	90.87	96	94.63	91.05	90	95.72	89.53	97	96.08	89.74	96
Non-interest cash and due from depository institutions.....	1.04	0.99	51	0.78	1.03	33	0.98	1.07	41	0.84	1.14	26	0.66	1.21	15
Other real estate owned.....	0	0.01	6	0	0.03	6	0	0.02	8	0	0.03	9	0	0.04	5
All other assets.....	4.15	7.39	11	3.96	8.03	5	4.39	7.82	8	3.44	9.27	2	3.25	8.98	2
<b>Memoranda</b>															
Short-term investments .....	13.11	12.31	62	14.87	10.21	77	15.34	11.17	76	6.03	7.63	55	13.06	7.80	78
U.S. Treasury securities.....	6.97	1.18	91	14.15	0.91	97	10.23	0.84	97	8.69	1.03	96	2.36	1.04	81
US agency securities (excluding mortgage-backed securities) .....	0.01	0.75	24	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities .....	0	1.70	7	0	1.60	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities .....	0.40	13.46	3	9.09	11.20	41	0.50	11.75	5	0.60	11.44	7	0.72	11.13	5
Asset-backed securities .....	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment .....	82.49	58.34	96	71.30	63.22	72	80.12	61.72	92	84.12	63.50	98	82.62	63.93	96
Real estate loans secured by 1–4 family .....	1.93	11.57	9	1.39	12.28	9	1.59	11.91	10	1.17	13.29	9	0.69	13.46	5
Revolving .....	0	1.44	2	0	1.72	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens .....	0.60	9.73	6	0.31	10.10	4	0.40	9.81	4	0.20	10.69	7	0.11	10.57	5
Closed-end, secured by junior liens .....	1.33	0.19	96	1.08	0.24	92	1.18	0.22	93	0.97	0.28	91	0.59	0.31	82
Commercial real estate loans .....	0	22.35	1	0	22.30	3	0	22.22	1	0	22.23	3	0	21.58	3
Construction and land development .....	0	3.40	1	0	3.47	6	0	3.40	3	0	3.44	7	0	3.51	7
Multifamily.....	0	3.32	1	0	3.10	1	0	3.12	1	0	3.01	2	0	2.72	2
Nonfarm nonresidential .....	0	14.65	1	0	14.72	2	0	14.72	1	0	14.69	2	0	14.44	2
Real estate loans secured by farmland.....	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	2.34	60.51	2	1.95	56.15	3	1.98	57.15	3	1.39	57.46	3	0.84	56.49	3
Real estate loans secured by 1–4 family.....	2.34	20	7	1.95	19.51	7	1.98	19.43	7	1.39	20.75	8	0.84	21.10	5
Revolving .....	0	2.47	2	0	2.66	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end.....	2.34	17.35	8	1.95	16.64	8	1.98	16.59	8	1.39	17.39	8	0.84	17.39	5
Commercial real estate loans .....	0	37.13	1	0	33.63	3	0	34.63	1	0	33.52	3	0	32.14	3
Construction and land development.....	0	5.69	1	0	5.18	6	0	5.26	3	0	5.09	7	0	5.20	7
1–4 family.....	0	1.19	4	0	0.94	5	0	0.93	5	0	0.94	7	0	1.02	6
Other .....	0	4.46	1	0	4.09	6	0	4.19	3	0	4.02	7	0	4.05	8
Multifamily.....	0	5.41	1	0	4.78	1	0	4.96	1	0	4.69	2	0	4.10	2
Nonfarm nonresidential .....	0	24.45	1	0	22.19	2	0	22.93	1	0	22.15	2	0	21.40	2
Owner-occupied.....	0	8.31	2	0	7.46	3	0	7.68	2	0	7.72	3	0	8.03	3
Other.....	0	15.83	1	0	14.52	2	0	14.95	1	0	14.34	2	0	13.38	2
Real estate loans secured by farmland.....	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	0.18	19.45	1	0.18	22.98	2	0.17	22.17	1	0.18	19.53	2	0.17	20.32	2
Loans to individuals .....	97.42	6.58	98	97.81	6.23	98	97.78	6.13	98	98.39	7.13	98	98.94	7.36	99
Credit card loans .....	78.35	0.51	98	78.38	0.63	98	78.85	0.65	98	80.30	0.81	98	80.36	1.02	98
Agricultural loans.....	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	0.06	8.42	2	0.06	9.11	1	0.06	9.09	1	0.05	9.85	2	0.05	9.66	1
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	10.51	383.43	1	9.57	387.92	3	9.57	381.27	3	8.88	391.26	3	5.47	379.80	2
Real estate loans secured by 1–4 family.....	10.51	124.74	6	9.57	130.23	7	9.57	125.03	7	8.88	138.18	6	5.46	137.84	5
Revolving .....	0	15.53	2	0	18.32	2	0	17.42	2	0	21.26	2	0	23.33	2
Closed-end.....	10.51	107.54	6	9.57	110.40	7	9.57	106.14	7	8.88	115.20	7	5.46	112.79	5
Commercial real estate loans .....	0	238.58	0	0	237.16	2	0	234.65	1	0.01	229.44	2	0.01	219.72	2
Construction and land development.....	0	36.07	1	0	36.48	5	0	35.62	2	0.01	34.95	5	0.01	35.36	6
1–4 family.....	0	7.44	3	0	6.64	5	0	6.34	5	0	6.61	6	0	7.04	5
Other .....	0	28.34	1	0	28.60	5	0	28.16	2	0.01	27.32	5	0.01	27.26	7
Multifamily.....	0	35.29	1	0	32.93	1	0	32.74	1	0	31.04	2	0	27.85	2
Nonfarm nonresidential .....	0	156.30	1	0	156.60	1	0	155.06	1	0	152.10	2	0	147.22	2
Owner-occupied.....	0	52.63	1	0	52.43	2	0	52.37	2	0	53.07	3	0	54.89	3
Other .....	0	100.99	1	0	101.87	1	0	100.54	1	0	97.41	2	0	91.80	2
Real estate loans secured by farmland.....	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	0.83	116.17	1	0.90	150.16	3	0.84	139.91	3	1.15	122.02	4	1.13	128.82	3
Loans to individuals .....	437.56	36.56	99	480.47	36.83	99	472.21	37.47	99	629.92	43.51	99	642.62	42.67	99
Credit card loans .....	351.91	2.58	98	385.03	3.28	99	380.75	3.30	99	514.15	4.34	99	521.93	5.31	99
Agricultural loans.....	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	0.27	47.63	2	0.29	49.92	1	0.29	49.54	1	0.30	52.44	2	0.30	51.79	1
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	0	29.25	1	0	26.62	3	0	27.32	1	0	26.45	3	0	24.79	3
(CECL transition adjusted) .....	0	187.63	0	0	186.45	2	0	183.76	1	0.01	178.57	2	0.01	167.93	2
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	0	244.92	0	0	243.47	2	0	240.85	1	0.01	236.10	2	0.01	225.98	2

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	13.11	12.31	62	14.87	10.21	77	15.34	11.17	76	6.03	7.63	55	13.06	7.80	78
Liquid assets .....	19.10	29.12	26	30.89	24.65	74	22.75	26.22	44	15.40	22.44	35	16.80	22.72	40
Investment securities .....	7.96	20.37	9	23.71	17.19	77	10.75	17.85	23	9.30	16.99	15	3.17	17.27	5
Net loans and leases .....	76.17	58.81	88	64.69	63	43	72.84	61.58	81	81.16	63.77	94	79.84	63.98	93
Net loans, leases and standby letters of credit .....	76.17	59.61	87	64.69	63.89	41	72.84	62.48	79	81.16	64.84	93	79.84	65.07	91
Core deposits .....	53.68	75.52	9	46.46	69.20	12	51.95	70.67	14	43.22	63.09	15	36.75	62.13	12
Noncore funding .....	29.84	10.15	90	42.10	15.53	90	34.60	14.13	87	42.35	19.36	88	48.93	21.34	90
Time deposits of \$250K or more .....	1.76	1.67	61	2.15	2.35	54	2.21	2.11	62	2.15	2.94	43	1.49	2.89	26
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0	0.54	30	0	0.59	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	2.65	0.88	86	12.45	1.75	96	3.74	1.24	86	4.16	3.01	65	5.76	3.67	76
Earning assets that reprice within 1 year .....	75.35	38.80	96	68.33	38.76	96	75.60	39.38	96	68.83	39.29	95	78.06	40.29	98
Interest-bearing liabilities that reprice within 1 year .....	13.35	6.64	85	14.91	8.86	82	15.81	8.20	85	16.64	10.19	84	13.96	10.01	76
Long-term debt that reprices within 1 year .....	2.49	0.27	91	2.80	0.52	88	3.08	0.47	91	4.23	0.96	88	4.03	1.34	83
Net assets that reprice within 1 year .....	59.50	30.83	94	50.61	27.76	94	56.71	29.11	96	47.95	26.63	93	60.07	27.38	97
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	20.47	-3.31	91	33.87	6.19	91	24.29	3.20	90	40.50	14.45	92	43.21	16.62	94
Net short-term noncore funding dependence .....	-1.80	-9.17	70	9.28	-2.71	87	-1.60	-4.76	58	10.42	3.38	71	4.70	4.66	37
Short-term investment / Short-term noncore funding .....	112.65	304.29	26	66.58	149.65	30	109.01	184.19	37	39.21	77.77	45	76.99	66.46	72
Liquid assets - short-term noncore funding / Nonliquid assets .....	9.22	36.72	16	12.39	24.47	35	11.23	28.18	25	0.03	16.97	18	-0.19	16.04	23
Net loans and leases / Total deposits .....	113.81	73.05	95	103	82.06	89	106.81	79.43	92	127.02	90.31	92	128.95	90.08	92
Net loans and leases / Core deposits .....	141.90	78.83	95	139.22	92.26	92	140.21	88.34	93	187.79	103.93	96	217.28	105	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.03	0.50	36	0.07	1.73	19	0.07	1.57	20	0.02	0.72	19	-0.03	-0.82	67
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.47	1.06	66	3.45	4.54	46	2.89	4.31	34	1.29	1.36	55	0.14	-1.98	95
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	2.58	13.65	43	0.95	11.41	40	2.15	11.38	46	2.57	12.67	44	6.82	16.19	40
Available-for-sale securities .....	90.11	84.59	46	97.09	86.72	50	97.65	87.23	57	97.32	85.40	60	90.15	81.88	56
U.S. Treasury securities .....	87.57	6.01	98	59.69	5.26	96	95.18	4.72	99	93.39	6.15	98	74.41	6.99	98
US agency securities (excluding mortgage-backed securities) .....	0.10	4.24	24	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities .....	0	8.38	7	0	9.87	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities .....	5.02	66.09	3	38.35	66.61	13	4.61	66.64	3	6.50	67.43	4	22.56	65.45	7
Asset-backed securities .....	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities .....	7.31	0.29	99	1.96	0.38	92	0.21	0.35	55	0.11	0.40	46	3.03	0.42	94
Debt securities 1 year or less .....	30.56	8.18	94	33.75	11.25	92	40.04	10.55	94	8.25	11.86	52	0	11.91	1
Debt securities 1 to 5 years .....	57.28	17.39	95	26.13	17.70	70	55.52	17.03	94	81.05	17.94	97	66.41	19.18	94
Debt securities over 5 years .....	4.85	72.07	0	38.16	68.10	16	4.23	69.86	0	10.59	66.02	4	30.56	64.73	16
Pledged securities .....	0.64	33.37	2	39.10	37.16	55	0.97	35.67	4	1.14	30.57	7	1.21	33.30	7
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-23.04	64.27	10	170.05	124.80	70	152.07	183.32	56	-51.99	26.69	2	13.31	6.77	62
Investment securities .....	-70.67	32.48	0	176.53	20.30	96	14.44	23.62	39	205.18	11.75	98	110.75	9.42	98
Core deposits .....	0.86	16.96	4	22.46	26	47	19.04	26.88	23	22.37	11.23	81	16.11	7.29	82
Noncore funding .....	-38.13	-21.64	25	10.98	-6.57	75	-19.09	-12.18	43	-9.94	6.59	24	7.74	10.67	52

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			213,749,735	206,732,987	196,423,631
Commit: Secured commercial real estate loans .....	0	0	0	0	0
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....			213,008,991	206,006,573	195,760,342
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	11,391,731	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	26,900	41,999	79,000
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	8,530,000	12,475,000	11,875,000	15,175,000	10,450,000
Futures and forward foreign exchange .....	26,242	23,467	24,298	38,371	32,532
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					189.35	22.01	98	181.35	23.52	98	179.30	24.05	98		
Standby letters of credit .....	0	0.66	1	0	0.72	2	0	0.71	2	0	0.84	3	0	0.92	2
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.10	42	9.16	0.23	95	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	7.88	47.31	30	10.05	51.49	25	10.56	48.62	29	13.38	68.47	34	9.64	65.81	33
Interest rate contracts .....	7.86	35.15	31	10.03	36.10	27	10.54	34.36	31	13.35	47.31	37	9.61	43.84	36
Interest rate futures and forward contracts .....	0	4.39	13	0	8.89	13	0.02	6.21	26	0.04	10.67	26	0.07	11.40	34
Written options contracts (interest rate) .....	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate) .....	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	7.86	20.27	39	10.03	20.71	38	10.52	20.83	40	13.31	28.86	45	9.54	26.74	39
Foreign exchange contracts .....	0.02	6.12	57	0.02	5.79	54	0.02	6.01	52	0.03	10.12	50	0.03	10.92	47
Futures and forward foreign exchange contracts .....	0.02	3.76	60	0.02	3.70	55	0.02	3.47	54	0.03	5.23	52	0.03	5.22	49
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					236.41	42.82	97	227.49	45.53	97	230.43	44.93	97		

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	8,556,242	12,498,467	11,926,198	15,255,370	10,561,532
Interest rate contracts .....	8,530,000	12,475,000	11,901,900	15,216,999	10,529,000
Foreign exchange contracts.....	26,242	23,467	24,298	38,371	32,532
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	26,242	23,467	51,198	80,370	111,532
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	8,530,000	12,475,000	11,875,000	15,175,000	10,450,000
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	8,556,242	12,498,467	11,926,198	15,255,370	10,561,532
Interest rate contracts .....	8,530,000	12,475,000	11,901,900	15,216,999	10,529,000
Foreign exchange contracts.....	26,242	23,467	24,298	38,371	32,532
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	8,556,242	12,498,467	11,926,198	15,255,370	10,561,532
One year or less .....	8,556,242	12,498,467	11,926,198	15,255,370	9,661,532
Over 1 year to 5 years .....	0	0	0	0	900,000
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	20	1,745	486	7,283	3,019
Gross positive fair value.....	1,002	20	910	55	12,576
Held for trading.....	0	0	0	0	0
Non-traded.....	1,002	20	910	55	12,576
Current credit exposure on risk-based capital derivative contracts .....	1,002	20	910	55	12,576
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	99.69	94.10	44	99.81	94.62	50	99.80	94.10	50	99.75	93.44	55	99.69	92.91	58
Foreign exchange contracts .....	0.31	3.22	61	0.19	3.07	56	0.20	3.49	54	0.25	3.20	49	0.31	3.39	46
Equity, commodity, and other contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	0.31	12.59	22	0.19	14.59	18	0.43	14.05	19	0.53	13.49	17	1.06	12.78	24
Written options .....	0	7.18	6	0	8.60	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	0	6.91	6	0	8.13	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options .....	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	99.69	71.71	90	99.81	67.37	90	99.57	68.76	91	99.47	69.75	89	98.94	70.34	87
Held for trading .....	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	99.69	56.22	70	99.81	54.32	73	99.80	53.82	74	99.75	52.22	75	99.69	50.60	74
Foreign exchange contracts .....	0.31	0.36	80	0.19	0.39	76	0.20	0.46	76	0.25	0.34	76	0.31	0.57	75
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	100	91.91	77	100	90.28	76	100	91.48	75	100	93.86	75	100	94.47	75
One year or less .....	100	27.90	96	100	31.66	94	100	32.05	94	100	32.17	93	91.48	32.51	89
Over 1 year to 5 years .....	0	29.78	4	0	27.15	4	0	27.06	3	0	30.45	4	8.52	31.16	17
Over 5 years .....	0	29.19	6	0	28.15	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value) .....	0	1.18	4	0.01	1.65	4	0	1.55	2	0.05	0.83	7	0.03	0.72	4
Gross positive fair value .....	0.01	1.59	2	0	2.48	2	0.01	2.23	1	0	1.19	2	0.12	0.85	4
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	6	0	0.07	6	0	0.07	3	0	0.06	12	0	0.06	8
Gross positive fair value (X) .....	0	0.06	3	0	0.10	3	0	0.09	1	0	0.07	3	0	0.06	11
Held for trading (X) .....	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0	0.01	12	0	0.02	13	0	0.02	10	0	0.01	11	0	0.01	33
Current credit exposure (X) .....	0	0.05	12	0	0.07	13	0	0.06	11	0	0.05	9	0	0.04	16
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.59	12	0	0.91	13	0	0.85	10	0	0.73	9	0.01	0.53	16

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>																
Beginning balance .....		8,225,760		3,383,436		3,383,436		3,040,618		2,620,554						
Gross losses .....		1,990,841		2,766,826		3,476,754		3,616,188		3,181,883						
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0						
Recoveries .....		673,841		563,314		741,921		731,035		570,869						
Net losses .....		1,317,000		2,203,512		2,734,833		2,885,153		2,611,014						
Provision for loan and lease losses .....		-47,730		4,585,272		5,116,593		3,231,309		3,034,558						
Adjustments .....		0		2,460,564		2,460,564		-3,338		-3,480						
Ending balance .....		6,861,030		8,225,760		8,225,760		3,383,436		3,040,618						
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0						
<b>Analysis Ratios</b>																
Provision for loan and lease losses / Average assets .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct				
-0.06	-0.12	60	5.38	0.66	98	4.47	0.51	98	2.91	0.15	98	2.92	0.14	98		
-0.07	-0.21	66	6.73	1.06	98	5.66	0.82	98	3.56	0.24	98	3.56	0.24	98		
-3.62	-65.12	60	208.09	587.54	16	187.09	487.86	14	112	130.58	50	116.22	134.68	56		
Allowance for loan and lease losses / Total loans and leases not held for sale .....	7.66	1.32	98	9.28	1.58	98	9.09	1.58	98	3.53	0.83	97	3.36	0.90	97	
Allowance for loan and lease losses / Total loans and leases .....	7.66	1.30	98	9.28	1.55	98	9.09	1.55	98	3.53	0.81	97	3.36	0.89	97	
Allowance for loan and lease losses / Net loans and leases losses (X) .....	3.91	17.40	8	2.80	11.29	11	3.01	11.58	11	1.17	8.03	4	1.16	7.54	1	
Allowance for loan and lease losses / Nonaccrual assets .....	2,950.19	330.05	97	3,611.26	301.93	97	3,378.64	299.17	97	1,271.04	218.72	94	1,007.20	214.03	96	
ALLL / 90+ days past due + nonaccrual loans and leases .....	964.73	271.93	95	930.76	249.38	97	839.57	244.34	96	264.21	151.73	84	260.86	160.51	79	
Gross loan and lease losses / Average loans and leases .....	3.03	0.20	97	4.06	0.35	98	3.85	0.34	97	3.98	0.28	97	3.73	0.30	97	
Recoveries / Average loans and leases .....	1.03	0.08	97	0.83	0.07	96	0.82	0.07	96	0.80	0.08	96	0.67	0.09	96	
Net losses / Average loans and leases .....	2.01	0.12	98	3.23	0.28	98	3.02	0.27	98	3.17	0.21	98	3.06	0.22	98	
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39	
Recoveries / Prior year-end losses .....	19.38	25.09	48	15.58	24.77	32	20.52	33.98	31	22.97	36.22	30	21.81	41.30	24	
Earnings coverage of net loan and lease losses (X) .....	4.29	26.30	18	2.27	20.97	13	2.40	22.91	12	2.45	24.40	11	2.54	21.75	14	
<b>Net Loan and Lease Losses By Type</b>																
Real estate loans .....	0.02	0.02	64	0.07	0.04	74	0.05	0.04	63	0.01	0.01	60	0.07	0.02	87	
Real estate loans secured by 1-4 family .....	0.02	-0.01	86	0.07	0.01	87	0.05	0.01	83	0.01	0.01	59	0.07	0.01	88	
Revolving .....															0.03	
Closed-end .....	0.02	-0.01	85	0.07	0.01	88	0.05	0	86	0.01	0	67	0.01	0.01	60	
Commercial real estate loans .....				0.04	0	0.06	24			0.07	0	0.01	38	0	0.01	47
Construction and land development .....				0.01	0	0	60		0		0	-0.01	60	0	-0.03	70
1-4 family .....				0	0	0	59		0		0	0	55	0	-0.01	63
Other .....				0.01	0	0	59		0		0	-0.01	61	0	-0.02	68
Multifamily .....				0.01		0			0		0				0	
Nonfarm nonresidential .....				0.05		0.08			0.11		0.02				0.02	
Owner-occupied .....				0.01		0.02			0.02		0.01				0.01	
Other .....				0.04		0.05			0.08		0.01				0.01	
Real estate loans secured by farmland .....				-0.01		0.04			0.02		0.01				0	
Commercial and industrial loans .....	2.38	0.19	99	4.41	0.46	97	4.35	0.47	97	2.01	0.37	96	5.08	0.31	98	
Loans to individuals .....	2.01	0.72	89	3.38	1.25	89	3.08	1.13	89	3.05	1.17	89	2.91	1.16	87	
Credit card loans .....	2.23	2.27	59	3.78	3.33	59	3.41	2.92	59	3.23	3.11	50	3.04	2.92	46	
Agricultural loans .....				0.02		0.11			0.19		0.08				0.15	
Loans to foreign governments and institutions .....				0		0			0		0				0	
Other loans and leases .....				0	0.09	34	0	0.14	25	0	0.15	22	0	0.14	28	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	667,988		783,929		831,585		1,126,475		1,028,474						
90+ days past due loans and leases .....	478,621		655,988		736,292		1,014,374		863,706						
Nonaccrual loans and leases .....	232,562		227,781		243,464		266,194		301,887						
Total past due and nonaccrual loans and leases .....	1,379,171		1,667,698		1,811,341		2,407,043		2,194,067						
Restructured 30–89 days past due .....	89,054		140,904		148,357		255,791		185,021						
Restructured 90+ days past due .....	54,520		95,258		101,588		191,939		129,271						
Restructured nonaccrual .....	4,527		11,104		10,690		22,672		17,228						
Total restructured loans and leases .....	148,101		247,266		260,635		470,402		331,520						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	1,495,136		2,173,643		1,929,430		3,368,760		2,250,601						
Other real estate owned .....	0		21		21		103		142						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.75	0.29	90	0.88	0.37	87	0.92	0.39	89	1.17	0.43	92	1.14	0.44	91
90+ days past due loans and leases .....	0.53	0.09	89	0.74	0.13	90	0.81	0.12	91	1.06	0.15	94	0.95	0.17	91
Nonaccrual loans and leases .....	0.26	0.54	20	0.26	0.66	15	0.27	0.66	15	0.28	0.51	25	0.33	0.54	26
90+ days past due and nonaccrual loans and leases .....	0.79	0.68	67	1	0.84	70	1.08	0.85	74	1.34	0.71	88	1.29	0.75	85
30–89 days past due restructured .....	0.10	0.01	93	0.16	0.01	98	0.16	0.01	96	0.27	0.01	97	0.20	0.02	96
90+ days past due restructured .....	0.06	0	93	0.11	0.01	95	0.11	0.01	95	0.20	0.01	96	0.14	0.01	95
Nonaccrual restructured .....	0.01	0.12	10	0.01	0.14	12	0.01	0.13	13	0.02	0.14	19	0.02	0.16	11
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.75	0.29	90	0.88	0.37	87	0.92	0.40	89	1.17	0.43	91	1.14	0.44	91
90+ days past due assets .....	0.53	0.09	89	0.74	0.13	90	0.81	0.12	91	1.06	0.15	94	0.95	0.18	91
Nonaccrual assets .....	0.26	0.55	20	0.26	0.67	13	0.27	0.67	15	0.28	0.53	25	0.33	0.57	26
30+ days past due and nonaccrual assets .....	1.54	1	81	1.88	1.25	79	2	1.29	82	2.51	1.19	88	2.42	1.26	88
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.66	0.40	82	0.71	0.52	76	0.87	0.52	85	1.12	0.44	92	1.06	0.48	90
90+ days past due and nonaccrual assets + other real estate owned .....	0.66	0.42	82	0.71	0.55	74	0.87	0.55	85	1.12	0.48	92	1.06	0.52	89
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	1.72	0.48	95	2.12	0.61	95	2.15	0.60	96	3.58	0.53	96	2.62	0.60	96
Allowance for loan and lease losses .....	27.27	67.85	17	32.07	66.38	15	29.45	66.66	16	120.67	115.41	62	94.29	118.28	45
Equity capital + allowance for loan and lease losses .....	9.30	4.12	90	14.27	5.10	94	12.68	4.97	93	26.79	4.28	96	20.23	4.79	96
Tier 1 capital + allowance for loan and lease losses .....	8.47	4.89	85	12.83	6.26	92	11.41	6.05	90	27.26	5.65	95	20.57	6.16	95
Loans and leases + other real estate owned .....	2.09	0.82	93	2.97	0.98	94	2.68	0.97	94	4.26	0.85	96	3.17	0.96	95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.21	0.25	51	0.37	0.35	61	0.38	0.39	58	0.30	0.38	46	0.20	0.42	23
	90+ days past due .....		0.07	0.12	67	0	0.17	15	0.01	0.16	40	0.01	0.16	40	0	0.22	12
	Nonaccrual.....		0.68	0.60	66	0.61	0.70	47	0.62	0.76	47	0.45	0.46	56	0.43	0.57	42
Commercial and industrial	30–89 days past due .....		0.47	0.24	81	0.68	0.24	89	0.54	0.23	86	0.92	0.31	89	0.57	0.30	82
	90+ days past due .....		0.41	0.02	98	1.02	0.03	98	0.85	0.03	98	0.77	0.05	95	0.44	0.05	94
	Nonaccrual.....		0.30	0.65	29	0.34	0.80	20	0.32	0.75	25	0.53	0.83	38	8.67	0.76	98
Individuals	30–89 days past due .....		0.76	0.60	70	0.90	0.74	70	0.93	0.83	62	1.19	0.83	70	1.15	0.84	68
	90+ days past due .....		0.55	0.08	92	0.75	0.11	92	0.83	0.14	92	1.07	0.17	92	0.96	0.16	93
	Nonaccrual.....		0.25	0.17	69	0.25	0.24	65	0.26	0.28	63	0.27	0.17	68	0.32	0.23	71
Depository institution loans	30–89 days past due .....			0.03			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.11			0.15			0.17			0.24			0.17	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due .....			0			3.73			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due .....		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
		BHC	Peer # 1	Pct														
<b>Memoranda</b>																		
1–4 family	30–89 days past due .....	0.21	0.36	43	0.37	0.51	42	0.38	0.65	31	0.30	0.67	21	0.20	0.71	13		
	90+ days past due .....	0.07	0.25	60	0	0.36	16	0.01	0.33	39	0.01	0.31	36	0	0.46	14		
	Nonaccrual .....	0.68	0.76	52	0.61	0.91	40	0.62	0.89	42	0.45	0.73	37	0.43	0.86	29		
Revolving	30–89 days past due .....		0.33			0.40			0.48			0.45			0.50			
	90+ days past due .....		0.03			0.02			0.03			0.05			0.05			
	Nonaccrual .....		1.05			1.28			1.13			1			1.17			
Closed-end	30–89 days past due .....	0.21	0.36	43	0.37	0.52	45	0.38	0.65	33	0.30	0.70	23	0.20	0.75	13		
	90+ days past due .....	0.07	0.27	62	0	0.41	17	0.01	0.38	39	0.01	0.35	41	0	0.53	16		
	Nonaccrual .....	0.68	0.71	54	0.61	0.89	42	0.62	0.87	45	0.45	0.70	40	0.43	0.84	33		
Junior lien	30–89 days past due .....	0.16	0.01	98	0.29	0.02	99	0.28	0.02	98	0.21	0.02	97	0.14	0.03	95		
	90+ days past due .....	0.04	0	97	0	0	33	0	0	77	0.01	0	86	0	0	24		
	Nonaccrual .....	0.49	0.04	98	0.41	0.05	96	0.42	0.04	98	0.31	0.04	97	0.28	0.06	94		
Commercial real estate	30–89 days past due .....		0.16		0	0.21	5		0.26		0	0.18	4	0	0.17	5		
	90+ days past due .....		0.01		0	0.02	25		0.02		0	0.03	19	0	0.03	20		
	Nonaccrual .....		0.48		0	0.53	3		0.62		0	0.23	5	0	0.28	4		
Construction and development	30–89 days past due .....				0.15		0	0.24	13		0.28		0	0.28	12	0	0.21	10
	90+ days past due .....				0.01		0	0.01	34		0.01		0	0.02	33	0	0.02	31
	Nonaccrual .....				0.31		0	0.32	10		0.41		0	0.20	12	0	0.19	12
1–4 family	30–89 days past due .....				0.03		0	0.03	29		0.03		0	0.06	25	0	0.06	25
	90+ days past due .....				0		0	0	41		0		0	0	41	0	0	43
	Nonaccrual .....				0.02		0	0.03	27		0.03		0	0.02	30	0	0.02	28
Other	30–89 days past due .....				0.10		0	0.17	16		0.22		0	0.20	15	0	0.13	14
	90+ days past due .....				0		0	0	39		0		0	0.01	35	0	0.02	33
	Nonaccrual .....				0.25		0	0.26	12		0.35		0	0.17	14	0	0.15	15
Multifamily	30–89 days past due .....		0.09			0.09			0.09			0.08			0.10			
	90+ days past due .....		0			0			0			0			0.01			
	Nonaccrual .....		0.13			0.09			0.11			0.05			0.08			
Nonfarm non-residential	30–89 days past due .....				0.12			0.21			0.23			0.14			0.17	
	90+ days past due .....				0.01			0.02			0.02			0.03			0.03	
	Nonaccrual .....				0.58			0.68			0.80			0.28			0.30	
Owner Occupied	30–89 days past due .....				0.04			0.07			0.07			0.07			0.09	
	90+ days past due .....				0			0			0			0.01			0.01	
	Nonaccrual .....				0.20			0.26			0.27			0.16			0.17	
Other	30–89 days past due .....				0.07			0.13			0.14			0.07			0.07	
	90+ days past due .....				0.01			0.01			0.01			0.01			0.01	
	Nonaccrual .....				0.31			0.36			0.44			0.10			0.13	
Farmland	30–89 days past due .....				0.13			0.24			0.11			0.23			0.25	
	90+ days past due .....				0.01			0.01			0			0.01			0.01	
	Nonaccrual .....				1.06			1.49			1.13			0.84			1.23	
Credit card	30–89 days past due .....				0.73			0.87			0.94			1.19			1.22	
	90+ days past due .....				0.61			0.87			0.96			1.22			64	
	Nonaccrual .....				0.29			0.28			0.29			0.31			87	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	-11,571,746	-10,189,544	-10,172,659	-9,875,671	-8,184,127										
Retained earnings .....	26,006,971	21,793,383	22,456,424	21,290,045	18,905,664										
Accumulated other comprehensive income (AOCI) .....	-66,909	94,405	45,695	-117,805	-154,037										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	14,368,316	11,698,244	12,329,460	11,296,569	10,567,500										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	256,097	334,814	334,130	382,194	389,370										
Accumulated other comprehensive income-related adjustments .....	-66,909	94,405	45,695	-117,805	-154,037										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	14,179,128	11,269,025	11,949,635	11,032,180	10,332,167										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	14,179,128	11,269,025	11,949,635	11,032,180	10,332,167										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	1,055,870	1,055,870	1,055,870	562,500	562,500										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	1,055,870	1,055,870	1,055,870	562,500	562,500										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	1,055,870	1,055,870	1,055,870	562,500	562,500										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	509,435	517,388	515,216	400,700	450,566										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	1,179,328	1,204,196	1,190,257	1,254,718	1,187,225										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	1,688,763	1,721,584	1,705,473	1,655,418	1,637,791										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	1,688,763	1,721,584	1,705,473	1,655,418	1,637,791										
Exited advanced approach tier 2 capital .....															
Total capital .....	16,923,761	14,046,479	14,710,978	13,250,098	12,532,458										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	110,862,989	116,881,063	119,252,828	112,443,685	108,092,649										
Less: Deductions from common equity tier 1 capital .....	256,097	334,814	334,130	382,194	389,370										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	110,606,892	116,546,249	118,918,698	112,061,491	107,703,279										
Total risk-weighted assets .....	91,364,490	92,357,045	91,228,036	98,248,708	93,124,635										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	15.52	12.59	87	12.20	12.26	54	13.10	12.35	68	11.23	12.11	37	11.10	12.09	39
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	16.68	13.31	87	13.34	12.97	67	14.26	13.08	78	11.80	12.78	38	11.70	12.85	36
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	18.52	15.21	87	15.21	15.12	61	16.13	15.23	72	13.49	14.36	41	13.46	14.45	38
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	13.77	9.07	96	10.58	9.05	86	10.94	9.13	88	10.35	9.76	68	10.12	9.71	66
Supplementary leverage ratio, advanced approaches HCs .....		6.90			8.70			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			44,548			39,769			53,943			49,253				48,159	12.02	-2.90
Other insurance activities income .....			44,548			39,769			53,943			49,253				48,159	12.02	-2.90
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			0			0			0			0				0		

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.52	0.38	73	0.48	0.41	74	0.49	0.41	74	0.43	0.47	72	0.45	0.47	73			
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	0	11.72	3	0	11.07	3	0	11.03	3	0	11.51	3	0	10.22	5			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	13,416
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	13,416
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	1,634	912	341	3,118	1,419
Total selected foreign assets .....	1,634	912	341	3,118	14,835
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.63			0.88			0.87		0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19				0.97
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03				27.29
Commercial and industrial loans .....		0.86			0.43			0.64			0.29			39.21	1.53 95
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....		-0.16			-100			-0.58	2		-2.40			-100	22.48
Total selected assets.....		79.17	3.36	89	-91.95	2.65	6	-89.06	2.04	5	-78.98	12.40	6	3.94	3.24 54
Deposits .....								-1.43			3.46			10.36	
		10.74													5

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		2,116,803	427,976	583,473	2,591,231	2,426,454	394.61	53.75
Dividends .....		2,100,000	405,000	555,000	2,530,000	2,375,000	418.52	54.98
Interest .....		16,803	22,976	28,473	61,231	51,454	-26.87	-22.96
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		7,815	211,249	214,684	117,062	465,770	-96.30	-97.18
Dividends .....		0	200,000	200,000	100,000	450,000	-100.00	-100.00
Interest .....		7,815	11,249	14,684	17,062	15,770	-30.53	7.87
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Total income from subsidiaries .....		2,124,618	639,225	798,157	2,708,293	2,892,224	232.37	28.49
Securities gains (losses) .....		0	0	0	0	0	0	
Other operating income .....		259	1,030	1,166	3,985	9	-74.85	
Total operating income .....		2,124,877	640,255	799,323	2,712,278	2,892,233	231.88	28.50
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0	0	
Interest expense .....		150,031	155,259	205,322	212,447	189,512	-3.37	45.64
Other expenses .....		1,219	387	-15,957	1,262	266	214.99	-23.62
Provision for loan and lease losses .....		0	0	0	0	0	0	
Total operating expenses .....		151,250	155,646	189,365	213,709	189,778	-2.82	44.59
Income (loss) before taxes .....		1,973,627	484,609	609,958	2,498,569	2,702,455	307.26	27.42
Applicable income taxes (credit) .....		-24,295	-24,753	-30,152	-25,569	-33,314		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		1,997,922	509,362	640,110	2,524,138	2,735,769	292.24	26.39
Equity in undistributed income of subsidiaries .....		2,384,429	-167,270	500,889	433,061	5,973		856.78
Bank subsidiaries .....		1,858,878	-91,573	594,149	365,293	302,677		370.40
Nonbank subsidiaries .....		525,551	-75,697	-93,260	67,768	-296,704		
Subsidiary holding companies .....		0	0	0	0	0	0	
Net income (loss) .....		4,382,351	342,092	1,140,999	2,957,199	2,741,742	1181.04	139.48
<b>Memoranda</b>								
Bank net income .....		3,958,878	313,427	1,149,149	2,895,293	2,677,677	1163.09	126.20
Nonbank net income .....		525,551	124,303	106,740	167,768	153,296	322.80	325.41
Subsidiary holding companies' net income .....		0	0	0	0	0	0	

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		12,569,642	71.12	10,115,511	69.52	10,781,354	70.95	11,961,629	11,714,381	24.26	15.11
Common and preferred stock .....		11,934,545	67.53	9,538,054	65.55	10,188,252	67.05	11,319,251	10,891,371	25.13	15.53
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		500,000	2.83	500,000	3.44	500,000	3.29	500,000	500,000	0.00	0.00
Other receivables .....		135,097	0.76	77,457	0.53	93,102	0.61	142,378	323,010	74.42	51.64
Investment in nonbank subsidiaries .....		1,941,521	10.99	1,512,338	10.39	1,465,458	9.64	1,532,234	1,353,035	28.38	60.90
Common and preferred stock .....		1,251,936	7.08	743,775	5.11	726,385	4.78	819,473	752,007	68.32	49.12
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		276,282	1.56	452,531	3.11	391,198	2.57	376,551	321,216	-38.95	7.64
Other receivables .....		413,303	2.34	316,032	2.17	347,875	2.29	336,210	279,812	30.78	274.23
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	0
Securities .....		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution .....		2,932,284	16.59	2,646,967	18.19	2,682,402	17.65	2,430,833	1,457,980	10.78	49.58
Cash and due from unrelated depository institution .....		139,220	0.79	150,616	1.04	140,042	0.92	100,441	148,038	-7.57	30497.80
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	0
Intangible assets .....		0	0	0	0	0	0	0	0	0	0
Other assets .....		91,218	0.52	125,993	0.87	125,922	0.83	121,441	72,931	-27.60	246.35
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total assets .....		17,673,885	100.00	14,551,425	100.00	15,195,178	100.00	16,146,578	14,746,365	21.46	25.23
<b>Liabilities and Capital</b>											
Deposits .....		2,995	0.02	3,821	0.03	3,590	0.02	34,949	32,417	-21.62	-62.87
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	0
Commercial paper .....		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less .....		310,877	1.76	7,881	0.05	7,886	0.05	0	0	3844.64	-22.28
Borrowings with maturity over 1 year .....		3,225,218	18.25	3,655,021	25.12	3,664,751	24.12	3,635,843	3,088,916	-11.76	76.11
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	0
Other liabilities .....		397,266	2.25	313,769	2.16	349,852	2.30	323,499	247,871	26.61	27.38
Balance due to subsidiaries and related institutions .....		474,060	2.68	318,119	2.19	285,069	1.88	293,218	247,161	49.02	120.91
Total liabilities .....		4,410,416	24.95	4,298,611	29.54	4,311,148	28.37	4,287,509	3,616,365	2.60	59.46
Equity Capital .....		13,263,469	75.05	10,252,814	70.46	10,884,030	71.63	11,859,069	11,130,000	29.36	16.89
Perpetual preferred stock (income surplus) .....		1,055,870	5.97	1,055,870	7.26	1,055,870	6.95	562,500	562,500	0.00	88.55
Common stock .....		5,688	0.03	5,677	0.04	5,679	0.04	5,667	5,649	0.19	1.14
Common surplus .....		4,344,775	24.58	4,235,383	29.11	4,256,927	28.01	4,205,877	4,129,517	2.58	10.09
Retained earnings .....		23,846,254	134.92	19,292,083	132.58	19,955,124	131.33	21,290,045	18,905,664	23.61	62.27
Accumulated other comprehensive income .....		-66,909	-0.38	94,405	0.65	45,695	0.30	-117,805	-154,037		
Other equity capital components .....		-15,922,209	-90.09	-14,430,604	-99.17	-14,435,265	-95	-14,087,215	-12,319,293		
Total liabilities and equity capital .....		17,673,885	100.00	14,551,425	100.00	15,195,178	100.00	16,146,578	14,746,365	21.46	25.23
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries .....		471,620	2.67	310,641	2.13	283,222	1.86	282,586	240,574	51.82	124.35
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less .....		471,620	2.67	310,641	2.13	283,222	1.86	282,586	240,574	51.82	124.35
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	0

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	47.60	12.52	99	4.60	6.29	30	11.33	7.29	84	25.79	9.68	98	25.07	10.40	99
Bank net income / Average equity investment in banks .....	46.71	12.35	99	4.30	6.43	26	11.72	7.45	81	26	10.51	97	24.98	11.19	97
Nonbank net income / Average equity investment in nonbanks .....	68.82	13.18	96	21.16	8.01	85	13.83	9.75	70	20.31	7.89	83	16.07	7.10	80
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income .....	90.34	96.45	21	91.62	87.60	22	100.71	88.16	37	97.91	82.22	30	97.66	82.56	29
Nonbank net income / Parent net income .....	11.99	3.22	85	36.34	4.43	91	9.35	3.59	84	5.67	5.93	73	5.59	3.78	77
Subsidiary holding companies' net income / Parent net income .....		66.57			81.94			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	33.25	16.51	84	41.93	20.37	81	39.61	20.06	82	36.15	20.43	76	32.49	20.88	75
Total debt / Equity capital .....	26.66	11.37	84	35.73	14.74	81	33.74	14.41	82	30.66	14.31	77	27.75	14.69	78
Total debt + notes payable to subs that issued TPS / Equity capital .....	26.66	13.41	84	35.73	17.04	81	33.74	16.67	82	30.66	16.36	77	27.75	17.10	75
Total debt + Loans guaranteed for affiliate / Equity capital .....	26.66	11.46	84	35.73	15.02	81	33.74	14.68	82	30.66	14.56	77	27.75	15.14	78
Total debt / Equity capital – excess over fair value .....	26.66	11.47	84	35.73	14.86	81	33.74	14.52	82	30.66	14.51	77	27.75	14.81	78
Long-term debt / Equity capital .....	24.32	10.65	84	35.65	13.73	83	33.67	13.56	84	30.66	13.04	79	27.75	13.37	78
Short-term debt / Equity capital .....	2.34	0.55	86	0.08	0.92	74	0.07	0.77	77	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	3.56	0.10	95	3.03	0.05	96	2.60	0.06	96	2.38	0.05	95	2.16	0.14	93
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	20.62	40.69	31	21.43	32.61	38	21.53	34.67	36	17.35	28.44	40	14.77	28.63	38
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	99.42	103.15	27	100.28	103.27	35	100.28	102.81	38	102.36	103.22	50	104.61	103.10	58
Total investment in subs / Equity capital .....	109.41	108.29	72	113.41	110.46	77	112.52	110.16	76	113.79	111.07	78	117.41	112.48	76
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.01	0.27	33	0.06	0.69	36	0.03	0.47	38	0.09	0.36	41	0.19	0.35	47
Equity investment in subs – equity cap / Net income-div (X) .....		0.85			2.31		0.05	1.82	6	0.12	1.22	12	0.23	1.22	15
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	339.72	152.56	92	116.75	128.63	51	113.59	136.59	42	352.57	177.68	90	398.61	162.34	95
Cash from ops + noncash items + op expense / Op expense + dividend .....	360.89	155.61	91	132.58	142.45	55	125.17	147.24	47	383.02	190.27	89	337.95	174.91	91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	135.43	94.59	75	150.54	140.42	62	142.79	134.08	65	210.07	116.34	94	43.07	103.19	11
Pretax operating income + interest expense / Interest expense .....	1,415.48	1,645.53	54	412.13	1,826.91	27	397.07	2,016.32	24	1,276.09	1,968.54	49	1,526.01	2,898.75	59
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,415.48	1,896.20	56	412.13	1,413.95	26	397.07	1,539.23	24	1,276.09	1,632.83	52	1,526.01	1,369.37	65
Dividends + interest from subsidiaries / Interest expense + dividends .....	331.32	174.48	85	107.65	144.62	42	102.36	150.43	28	344.89	210.80	82	389.98	188.90	93
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	8.10	40.79	21	1	26.65	13	3.63	35.64	14	9.42	57.11	19	10.08	33.93	23
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	17.47	3.29	96	21.15	3.69	96	20.52	3.85	96	17.73	2.64	95	16.31	2.61	95
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual .....		1.04			0.80			1.03			0.54			6.54	
Total .....		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	3.06	1.76	84	2.08	2.95	79	2.32	2.66	80	2.37	5.62	74	2.18	5.50	73
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0.06	0.07	88	0.05	0.07	85	0.05	0.08	86	0.05	0.19	82	0.03	0.21	80

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	24.59	69.90	18	86.10	84.44	57	89.74	81.10	64	22.69	57.84	18	20.18	57.26	11
Dividends declared / Net income .....	11.21	27.22	19	128.20	49.77	94	50.34	42.29	63	19.37	33.08	27	20.14	27.33	29
Net income – dividends / Average equity.....	42.26	9.25	99	-1.30	3.19	11	5.62	4.14	70	20.80	6.46	97	20.02	7.33	98
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	427.51	160.45	90	92.35	130.19	33	96.62	132.17	31	441.68	178.13	90	430.16	157.73	94
Dividends from nonbank subsidiaries .....	0	6.19	21	45.61	3.74	95	34.82	3.41	94	17.46	7.53	85	81.50	7.13	92
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	427.51	213.42	86	137.96	167.02	48	131.44	174.85	41	459.13	260.40	84	511.66	215.26	94
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	53.05	43.30	57	129.22	61.85	85	48.30	60.28	41	87.38	66.55	72	88.70	60.71	81
Interest income from bank subsidiaries.....	0.42	0.11	83	7.33	0.48	94	2.48	0.36	90	2.11	0.54	85	1.92	0.52	85
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	53.47	48.70	55	136.55	71.13	84	50.77	62.88	44	89.50	69.36	66	90.62	63.43	77
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	66.90	8	160.90	52.29	86	187.37	56.39	89	59.61	82.95	50	293.55	51.40	92
Interest income from nonbank subsidiaries.....	1.49	2.38	72	9.05	4.57	80	13.76	7.38	80	10.17	20.25	68	10.29	18.56	65
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	1.49	94.31	9	169.95	70.62	83	201.13	79.84	84	69.78	150.41	36	303.84	99.33	88
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	98.83	72.55	70	63.26	68	29	69.43	69.76	28	93.28	67.32	50	82.12	65.18	40
Interest income from bank subsidiaries.....	0.79	0.27	83	3.59	1.03	87	3.56	0.63	88	2.26	0.80	81	1.78	0.92	78
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.62	82.68	69	66.84	80.80	22	73	82.20	22	95.54	78.80	38	83.90	74.20	32
Dividends from nonbank subsidiaries .....	0	3.56	21	31.24	2.36	95	25.02	1.95	94	3.69	2.65	79	15.56	2.57	89
Interest income from nonbank subsidiaries.....	0.37	0.20	86	1.76	0.90	88	1.84	0.73	87	0.63	1.19	80	0.55	2.32	76
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.37	5.69	51	32.99	5.80	90	26.86	4.70	90	4.32	7.29	73	16.10	7.64	81
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	151.71	152.66	66	3,941.64	216.76	94	3,591.45	135.13	96		83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	13.34	28.03	48	8.48	27.05	42	7.71	27.08	42	7.77	28.33	43	7.79	26.53	39